

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:

MICHAEL EDWARD STRINGER
PENNY ANN STRINGER

CASE NO: 09-70024-HDH-13
HEARING DATE: 10/28/2009
HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2006-08 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
013 0 U	ACCOUNT RECOVERY SERVICES	\$1,229.00	016 0 U	COLLECTION	\$92.00
017 0 U	COLLECTION	\$50.00	018 0 U	CONTINENTAL	\$126.00
020 0 U	EXECUTIVE SERVICES	\$85.00	021 0 U	EXECUTIVE SERVICES	\$56.00
024 0 U	NCO FINANCIAL SYSTEMS INC	\$100.00	025 0 U	NCO FIN	\$594.00
026 0 U	PROGRESSIVE MANAGMENT SYSTEMS	\$1,379.00	027 0 U	UNITED REVENUE CORP	\$203.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0 *	PRIMEWEST MORTGAGE CORPORATION	HOME ARREARS THRU 1/09	\$12,865.70	\$150,223.59	6.00%	60	\$257.43 PAID BY TRUSTEE
009 0	PRIMEWEST MORTGAGE CORPORATION	DIRECT PMTS BEGIN 2/09	\$134,181.08	\$150,223.59			PD DIRECT BY DEBTOR
010 0	CITIFINANCIAL	1994 MERCURY COUGAR	\$9,224.00	\$2,500.00	10.00%	60	\$90.32 PAID BY TRUSTEE
011 0	ARCHER COUNTY	09 PROPERTY TAXES	\$1,561.60	\$1,561.60			PD DIRECT BY DEBTOR
	Increased value to equal claim amount. See modification below.						
012 0	FIRST NATIONAL BANK	05 SUBURBAN	\$18,745.71	\$19,093.00			PD DIRECT BY DEBTOR

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
010 1 U	CITIFINANCIAL	\$6,724.00	015 0 U	WORLD ACCEPTANCE CORPORATION	\$314.00
	SPLIT CLAIM -- 1994 MERCURY COUGAR				
019 0 U	TIME WARNER CABLE	\$102.82	022 0 U	LOAN/CAPITAL LOANS	
	SERVICES			FIRST NATIONAL BANK	\$3,625.10
				DEFICIENCY	

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023 0 U	RESURGENT CAPITAL SERVICES LOAN	\$2,676.90	028 0 U UNITED STATES DEPARTMENT OF EDUCATION STUDENT LOAN \$7,807.92
029 0 U	VERIZON WIRELESS SERVICES	\$1,765.42	038 0 U * SPRINT NEXTEL DISTRIBUTION SERVICES \$1,378.96 Not provided for in confirmed plan.
041 0 U *	RESURGENT CAPITAL SERVICES PURCHASES/LVNV FUNDING VISA Not provided for in confirmed plan.	\$589.41	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2006-08 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The secured claim filed by Archer County in the amount of \$1,561.60 shall be fully valued and paid direct.

Debtor shall pay \$381 per month beginning February 2009 for 9 months; then Debtor shall pay \$400 per month beginning November 2009 for the remaining 51 months for a total plan base amount of \$23,829.00.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 10/28/2009 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 08:30 AM. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2006-08 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 9/2/2009

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ACCOUNT RECOVERY SERVICES 3031 NORTH 114TH STREET MILWAUKEE WI 53222
ARCHER COUNTY 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201
ARCHER COUNTY CAD PO BOX 1141 ARCHER CITY TX 76351
BRICE VANDER LINDEN & WERNICK PC ATTORNEYS AT LAW 9441 LBJ FREEWAY SUITE 250 DALLAS TX 75243
CAPITAL LOANS 3100 SEYMOUR HIGHWAY WICHITA FALLS TX 76309
CAPITAL LOANS 3108 5TH STREET WICHITA FALLS TX 76301
CITIFINANCIAL 4214 KELL BLVD 107 WICHITA FALLS TX 76309
CITIFINANCIAL PO BOX 499 HANOVER MD 21076
COLLECTION PO BOX 9134 NEEDHAM MA 02494
CONTINENTAL ATTN: RECOVERY 652 BUSH RIVER RD COLUMBIA SC 29210
CREDIT MANAGEMENT 4200 INTERNATIONAL PKWY CARROLLTON TX 75007
EXECUTIVE SERVICES 1200 AUSTIN ST WICHITA FALLS TX 76301
FIRST NATIONAL BANK 3801 FAIRWAY BLVD WICHITA FALLS TX 76310
FIRST NATIONAL BANK PO BOX 94905 WICHITA FALLS TX 76308
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS TX 75248
LINEBARGER GOGGAN BLAIR & SAMPSON 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201
LVNV FUNDING PO BOX 740281 HOUSTON TX 77274
MICHAEL EDWARD STRINGER & PENNY ANN STRINGER PO BOX 1062 HOLLIDAY TX 76366
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
NCO FIN PO BOX 13584 PHILADELPHIA PA 19101
NCO FINANCIAL SYSTEMS INC PO BOX 41667 PHILADELPHIA PA 19101
PRIMEWEST MORTGAGE COMPANY 7806 INDIANA AVENUE LUBBOCK TX 79423
PRIMEWEST MORTGAGE CORPORATION PO BOX 53420 LUBBOCK TX 79453
PROGRESSIVE MANAGMENT SYSTEMS PO BOX 2220 WEST COVINA CA 91793
RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603
SPRINT NEXTEL DISTRIBUTION ATTN BANKRUPTCY DEPT PO BOX 3326 ENGLEWOOD CO 80155
SPRINT NEXTEL SPRINT BANKRUPTCY PO BOX 7949 OVERLAND PARK KS 66207
TIME WARNER CABLE PO BOX 2327 HARLINGEN TX 78551
UNITED REVENUE CORP 204 BILLINGS ST STE 120 ARLINGTON TX 76010
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
UNITED STATES DEPARTMENT OF EDUCATION PO BOX 530260 ATLANTA GA 30353
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
US DEPARTMENT OF EDUCATION ATTN BORROWERS SERVICE DEPT PO BOX 5609 GREENVILLE TX 75403
VERIZON WIRELESS PO BOX 3397 BLOOMINGTON IL 61702
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242
WORLD ACCEPTANCE CORPORATION ATTN BANKRUPTCY PROCESSING CENTER PO BOX 6429 GREENVILLE SC 29606